

Certificate Number: 01356-MSN-DE-001169569

Bankruptcy Case Number: 06-13120

CERTIFICATE OF DEBTOR EDUCATION

I certify that on December 11, 2006, at 3:56 o'clock PM EST,

Steven Reeves completed a course on personal financial
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of Mississippi.

Date: December 11, 2006

By /s/Kelly Small

Name Kelly Small

Title Certified Counselor